DEBT RESTRUCTURE LOAN

Let us help you free up money and reduce your debt burden.

- ☐ **Consolidate** unsecured credit cards or installment loans.
- ☐ **Reduce monthly payments** to free up your cash flow.
- ☐ Eliminate high-interest debt.
- ☐ **Pay off debts** in a more timely manner.
- ☐ Improve your credit rating.



Rate as of 4/1/2024

STEPS TO APPLY

- Fill out a Loan Application (first-time borrower) or Loan Request Form (established borrower)."
- Fill out a Used Vehicle Worksheet* found on our website at lexpccu.com or available from a teller.
- Provide your last two pay stubs as proof of income.
- You can apply online without being a member and join if your loan is approved.
- * Terms and conditions apply. Loan Special subject to change without notice.
- ** Applications, worksheets, and interest rate pricing tiers can be found at LexPCCU.com or by calling (859) 252-5151. A \$50 loan processing fee and \$22 lien filing fee will be added to the loan. Full coverage insurance will need to be maintained for the duration of the loan.







Application

Married Applicants: May apply for a separate account.

Individual Credit: You must complete the Applicant section about yourself and the Other section about your spouse if:

- 1. you live in or the property pledged as collateral is located in a community property state (AK, AZ, CA, ID, LA, NM, NV, TX, WA, WI),
- your spouse will use the account, or
- you are relying on your spouse's income as a basis for repayment. If you are relying on income from alimony, child support, or separate maintenance, complete the Other section to the extent possible about the person on whose payments you are relying.

Joint Credit: Each Applicant must individually complete the appropriate section below. If Co-Borrower is spouse of the Applicant, mark the Co-Applicant box. Guarantor: Complete the Other section if you are a guarantor on an account/loan.

LOANLINER Account/Loan:

(Including ATM/Debit Card Access to the Account if Available)

Amount Requested \$

Purpose/Collateral:

Repayment:

PAYMENT PROTECTION Are you interested in having your loan protected? Yes No

If you answer "yes", then the credit union will disclose the cost of this voluntary payment protection to you. A separate

	election which dis	closes the terms and condit	ions must be signed for prot	ection to be effective.	,
APPLICANT			OTHER		
NAME			NAME		
MOTHER'S MAIDEN NAME	ACCOUNT NUM	BER	MOTHER'S MAIDEN NAME	ACCOUNT NUM	BER
SOCIAL SECURITY NUMBER	DRIVER'S LICEN	ISE NUMBER/STATE	SOCIAL SECURITY NUMBER	DRIVER'S LICEN	NSE NUMBER/STATE
AGES OF DEPENDENTS	EMAIL ADDRES	S	AGES OF DEPENDENTS	EMAIL ADDRES	SS
BIRTH DATE HOME PHONE	BUSIN	IESS PHONE/EXT.	BIRTH DATE HOME PHON	E BUSINESS	S PHONE/EXT.
PRESENT ADDRESS		OWN RENT	PRESENT ADDRESS		OWN RENT
		LENGTH AT RESIDENCE			LENGTH AT RESIDENCE
PREVIOUS ADDRESS		LENGTH AT RESIDENCE	PREVIOUS ADDRESS		LENGTH AT RESIDENCE
COMPLETE FOR JOINT CREDIT, S PROPERTY STATE: MARITAL STATUS:	ECURED CREDIT OR IF	YOU LIVE IN A COMMUNITY	COMPLETE FOR JOINT CREDI' PROPERTY STATE: MARITAL STATUS:	T, SECURED CREDIT OR IF	YOU LIVE IN A COMMUNITY
EMPLOYMENT/INCOME	\$ PER		EMPLOYMENT/INCOME	\$ PER	
NAME AND ADDRESS OF EMPLOYER			NAME AND ADDRESS OF EMPLOYER		
TITLE/GRADE	START DATE	HOURS AT WORK	TITLE/GRADE	START DATE	HOURS AT WORK
SUPERVISOR'S NAME	IF SELF EMPLOYED, TY	PE OF BUSINESS	SUPERVISOR'S NAME	IF SELF EMPLOYED, TY	PE OF BUSINESS
NOTICE: ALIMONY, CHILD SUPPOR' REVEALED IF YOU DO NOT	L T. OR SEPARATE MAINT CHOOSE TO HAVE IT COI	ENANCE INCOME NEED NOT BE	NOTICE: ALIMONY, CHILD SUPP REVEALED IF YOU DO N	L ORT, OR SEPARATE MAINTE NOT CHOOSE TO HAVE IT CON	NANCE INCOME NEED NOT BE NSIDERED.
OTHER INCOME \$ PER	SOURCE		OTHER INCOME \$ PER	SOURCE	
\$ PER	SOURCE		\$ PER	SOURCE	
\$ PER	SOURCE		\$ PER	SOURCE	
\$ PER	SOURCE		\$ PER	SOURCE	
MILITARY: IS DUTY STATION TRANSF	FER EXPECTED DURING N	IEXT YEAR?	MILITARY: IS DUTY STATIONTRA	NSFER EXPECTED DURING N	IEXT YEAR?
WHERE		EPARATIONDATE	WHERE		PARATION DATE
PREVIOUS EMPLOYER NAME AND AD FIVE YEARS	DDRESS IF EMPLOYED LES	SS THAN STARTING DATE	PREVIOUS EMPLOYER NAME AND FIVE YEARS	ADDRESS IF EMPLOYED LES	S THAN STARTING DATE
		ENDING DATE			ENDING DATE
REFERENCE		RELATIONSHIP	REFERENCE		RELATIONSHIP
NAME AND ADDRESS OF NEAREST F	RELATIVE NOT LIVING WIT	TH YOU	NAME AND ADDRESS OF NEARES	ST RELATIVE NOT LIVING WIT	H YOU
		HOME PHONE			HOME PHONE

							_	
WHAT YOU OWE		FOR NAME OTHER THAN THIS CREDIT (Attach additional sheet(s) if necessary		INTEREST RATE	PRESENT BALAI	NCE MONTHLY PAYMENT	OWNE APPLICANT	
		,,	,	1	\$	\$	ALLEGAN	OTTLE
					\$	\$		
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					\$ \$	\$		
					\$	\$ \$		
					\$	\$	+	
					\$	\$		
					\$	\$		
LIST ANY NAMES UNDER WHICH	YOUR CREDIT REFERENC	ES AND CREDIT HISTORY CAN BE CHE	CKED:	TOTALS	\$	\$		
WHAT YOU OWN	LIST LOCATION	ON OF PROPERTY OR FINANCIAL INS	TITUTION	MARKET	VALUE I	DGED AS COLLATERA	APPLICANT	_
				\$				
				\$				
				\$ \$				
				\$ \$				
			;	\$				
			!	\$				
				\$				
			;	\$				
OTHER INFORMATION	ABOUT YOU	IF YOU ANSWER "YES" TO ANY QU	JESTION OTHER THA	N #1, EXPLAIN	ON AN ATTACHED S	APPLICA Yes No		
1. ARE YOU A U.S. CITIZEN (OR PERMANENT RESIDENT	ALIEN?				_	$\sqcup \sqcup$	
1 -		GMENTS OR HAVE YOU EVER FILED F FORECLOSED UPON OR REPOSSESS				JIT?		
3 IS YOUR INCOME LIKELY	O DECLINE IN THE NEXT T	WO YEARS?						
4. ARE YOU A CO-MAKER, C FOR WHOM (Name of Oth		R ON ANY LOAN NOT LISTED ABOVE? TO WHOM (Nam	ne of Creditor):					
STATE LAW NOTICES	OHIO RESIDEN	ITS ONLY: The Ohio law				copy of the agree		
against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agons against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agons against discrimination require that all creditors account is opened. (2) Please sign if you are not applying for this account o loan with your spouse. The credit being applied for, if granted, will be incurred								
reporting agencies maint	ain separate credit his	stories on each individual upor inisters compliance with this law.	n in the interes	ur spouse. I It of the mar	he credit being a riage or family of	applied for, if grant the undersigned.	ed, will be i	ncurre
	-							
WISCONSIN RESIDENT	'S ONLY: (1) No protected and control (1) N	ovision of any marital property tion 766.59, or court decree	<u> </u>					
		he rights of the Credit Union		R WISCONSIN F	RESIDENTS ONLY		DATE	
			NATURES	<u> </u>				
to the best of your k complete listing of what will notify us in writing obtain credit reports in	knowledge and that you owe. If there a immediately. You a connection with this	d in this application is correct the above information is a re any important changes you authorize the Credit Union to application for credit and fo or collection of the credit	a application a Union will te received a co r provide incor	nd your created. If you the named it report of the contract of	lit report to make ame and addres on you. It is a fec correct information	Jnion will rely on the its decision. If you so of any credit buderal crime to willfund on loan applications insured by NCU.	request, the reau from vally and delike ons made to	e Cred which peratel
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x		(OLAL)	x			O)	LAL	
APPLICANT'S SIGNATURE		DATE	OTHER SIGNAT				DATE	
DATE AP		FOR CREDIT APPROVED SIGNATURE	LINE OF CREDIT	OTHER	OTI	HER	DEBT RATIO/S	CORE
DE	NIED	LIMITS:						AFTER
LOAN OFFICER COMMENTS:	Iverse Action Notice Sent)	\$	\$	\$	\$			
SIGNATURES:		DATE					DATE	
x			Х					
<u> </u>								

LOAN ADDENDUM

LOANLINER

INSTRUCTIONS This addendum is incorporated into and becomes a part of your LOANLINER® Credit Agreement. Please keep this attached to your LOANLINER® Credit Agreement. The Annual Percentage Rates (APR), corresponding daily rates and loan to value for each loan sub account are shown below. Payment and due date will be determined at the time of loan and disclosed on the Loan & Security Agreement & Disclosure Statement. Other charges that may be imposed are also shown below (i.e., late charges, filing fees, collection costs).

EFFECTIVE DATE	REPLACES ADDENDUM DATED	PLAN NUMBER
3/1/2025	1/1/2025	

BASE RATE PRICING TIERS (Based upon Credit Bureau Score)

BASE RATE PRICING TIERS (Based upon Credit Bureau Score)					
CREDIT SCORE	GRADE	RATE S	TRUCTURE	SIGNATURE CREDIT LIMIT	AUTO/MOTORCYCLE CREDIT LIMIT
720 or Higher	A+	Base	Rate50%	Up to \$15,000	
680-719	А	Ва	se Rate	Up to \$10,000	
640-679	В	Base R	Rate + 3.00%	Up to \$7,500	
600-639	С	Base R	Rate + 7.00%	Up to \$4,000	Up to \$25,000
Less than 600	D	Base R	ate + 10.00%	Up to \$2,500	Up to \$20,000
LOAN TYPE			LOAN TO VALU	E DAILY PERIODIC RATE	ANNUAL PERCENTAGE BASE RATE
SIGNATURE/CO-SIG	NOR			.0274%	10.00% APR Base Rate
SIGNATURE LOAN S	PECIAL		Not Rate Priced	.0192%	7% APR
EZ LOAN*			Not Rate Priced	.0767%	24.00% APR
SHARE SECURED*			Not Rate Priced	.0096%	3.5% APR
NEW AUTO/MOTOR	CYCLE		100%	.0144% .0171%	5.24% APR Base Rate for 60 Mos. 6.24% APR Base Rate for 61 to 84 Mos.
USED AUTO/MOTOR	RCYCLE				
2015 to 2025		100% NADA Reta	.0144% .0171%	5.24% APR Base Rate for 60 Mos. 6.24% APR Base Rate for 61 to 84 Mos.	
2014 and older		80% NADA Reta	il .0144%	5.24% APR Base Rate for 60 Mos. Only	
DEBT RESTRUCTURE Used Vehicle Loan (no cash out)		up to 125% NADA Retail	.0171%	6.24% APR Base Rate	
NEW BOAT/RV/CAMPER/ATV The loan term is based on the value		100%			
\$10,000 or Less up to 60 Months (A+-D)				.0171%	6.24% APR Base Rate
\$10,001 to \$15,000 up	to 60 (A+-C)			.0171%	6.24% APR Base Rate
\$10,001 to \$15,000 up	to 84 Months	(A+-C)		.0192%	6.99% APR Base Rate
\$15,001 and Over up to 60 Months (A+-B)			.0171%	6.24% APR Base Rate	
\$15,001 and Over for	61 to 84 Month	ıs (A+-B)		.0192%	6.99% APR Base Rate
\$15,001 and Over for 85 to 120 Months (A+-B)			.0212%	7.74% APR Base Rate	
USED BOAT/RV/CAMPER/ATV The loan term is based on year and value					
\$10,000 or Less up to 60 Months (A+-D)			.0198%	7.24% APR Base Rate	
\$10,001 to \$15,000 up to 60 (A+-C)			.0198%	7.24% APR Base Rate	
\$10,001 to \$15,000 up to 84 Months (A+-C)			.0219%	7.99% APR Base Rate	
\$15,001 and Over up	to 60 Months (A+-B)		.0198%	7.24% APR Base Rate
\$15,001 and Over for	61 to 84 Month	ıs (A+-B)		.0219%	7.99% APR Base Rate
\$15,001 and Over for	85 to 120 Mont	hs (A+-B)		.0239%	8.74% APR Base Rate

ABOVE APR RATES DO NOT INCLUDE THE LOAN PROCESSING FEE OF \$50.

EZ Loan App	lication	Fee:	\$20
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Gap Insurance: Starting at \$575 (offered on most secured loans)

Filing Fee: \$22 (secured loans only)

Late Payment Fee: \$20 (after five-day grace period) **Minimum Share Account Balance:** \$250

* Excluded from minimum balance requirement

Applicant Signature	Witness Signature	Date
Co-Applicant Signature	Witness Signature	Date



USED VEHICLE INFORMATION WORKSHEET

AUTO/BOAT/CAMPER/MOTORCYCLE/ATV

YEAR	MAKE	MODEL
VIN/SERIAL	CYLINDERS	MILEAGE
MILEAGE ALTERED OR ADJ	USTED	IF YES, PLEASE EXPLAIN
Yes or No		
BODY STYLE 2-Door 4-Door Hatchback Other (describe) RADIO AM/FM AM/FM/Tape AM/FM/CD	TOP Vinyl Sunroof T-Tops Convertible INTERIOR Vinyl Cloth Leather	 □ Cruise Control □ Rear Defroster □ Luggage Rack □ 4-Wheel Drive □ Theft Recovery System □ Snow Plow □ Rear Bucket Seats □ Auxiliary Fuel Tank □ Roll Bar □ Bed Liner □ Bed Liner-Spray On
Bose Stereo System AIR CONDITIONING Factory Installed WHEELS Standard Chrome Alloy	TRANSMISSION Manual	□ Running Boards □ Fiberglass Cab □ Towing/Camper Package □ Winch ADDITIONAL OPTIONS
SELLER'S NAME		SELLER'S ADDRESS
	SELLER'S PHONE	
Home	Cell	Work
FINANCIAL LIEN HOLDER'S	NAME FINA	NCIAL LIEN HOLDER'S ADDRESS
	FINANCIAL LIEN HOLDER'S PHONE	
Home	Cell	Work
MEMBER NAME	MEMBER NUMBER	BORROWING AMOUNT

